

Information to identify the case:

Debtor 1	Michael C Szczecina	Social Security number or ITIN	xxx-xx-6435
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-32012-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael C Szczecina

7/13/23

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael C Szczecina
Debtor

Case No. 19-32012-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 13, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2023:

Recip ID	Recipient Name and Address
db	+ Michael C Szczecina, 13 Jan Court, Elmwood Park, NJ 07407-2724
sp	+ John Kapp Esq, Gregory Helrich & Associates, 180 River Road, Summit, NJ 07901-1421
518583388	+ Bergen County Sheriff, 10 Main Street, Hackensack, NJ 07601-7042
518583396	+ Jovonny Bosket for JayLare Lopez,, C/O Alex Bouanim, Esq., Cellino & Barnes,PC, 420 Lexington Ave, Suite 2140, New York, NY 10170-2199
518583403	+ Superior Court of New Jersey, BergenCo Courthouse -Civil Div Room 415, 10 Main Street, Hackensack, NJ 07601-7069

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 13 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: AGFINANCE.COM	Jul 14 2023 00:48:00	One Main Financial Group, LLC, POB 3251, Evansville, IN 47731-3251
cr	^ MEBN	Jul 13 2023 20:53:24	Rushmore Loan Management Services, LLC as service, C/O Friedman Vartolo LLP, 1325 Franklin Avenue Suite 160, Garden City, NY 11530-1631
518583387	+ EDI: BANKAMER.COM	Jul 14 2023 00:48:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518583386	+ EDI: BANKAMER.COM	Jul 14 2023 00:48:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518583389	+ EDI: CAPITALONE.COM	Jul 14 2023 00:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518646604	Email/PDF: bncnotices@becket-lee.com	Jul 13 2023 21:13:49	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518583390	+ EDI: CITICORP.COM	Jul 14 2023 00:48:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518583391	+ Email/PDF: creditonebknofications@resurgent.com	Jul 13 2023 21:02:34	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518583392	EDI: DISCOVER.COM	Jul 14 2023 00:48:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
519516526	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 13 2023 20:57:00	DLJ Mortgage Capital, Inc., Serviced by Select

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			Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519516527	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 13 2023 20:57:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,
518583393	+ EDI: AMINFOFP.COM	Jul 14 2023 00:48:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518583394	+ EDI: PHINGENESIS	Jul 14 2023 00:48:00	Genesis Bankcard Services, Attn: Bankruptcy Department, Po Box 4477, Beaverton, OR 97076-4401
518583395	+ Email/Text: Bankruptcy@homebridge.com	Jul 13 2023 20:57:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2761
518583398	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 13 2023 20:56:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518583399	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2023 20:56:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518583400	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2023 20:56:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
518661805	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2023 20:56:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
518583401	+ EDI: LCIPHMMRGT	Jul 14 2023 00:48:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
518583402	+ EDI: AGFINANCE.COM	Jul 14 2023 00:48:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519634788	+ Email/Text: flyersprod.inbound@axisai.com	Jul 13 2023 20:56:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-2708, Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
519634787	+ Email/Text: flyersprod.inbound@axisai.com	Jul 13 2023 20:56:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
518583404	+ EDI: RMSC.COM	Jul 14 2023 00:48:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518583405	+ EDI: RMSC.COM	Jul 14 2023 00:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518583406	+ EDI: WFFC2	Jul 14 2023 00:48:00	Wells Fargo Bank Nv Na, P O Box 31557, Billings, MT 59107-1557
518583407	EDI: WFFC2	Jul 14 2023 00:48:00	Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306
518583408	EDI: WFFC.COM	Jul 14 2023 00:48:00	Wffinancial/Wells Fargo, Attn: Bankruptcy 2nd Floor, Po Box 6995, Phoenix, AZ 85038

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518583397	##+	KML Law Group, 216 Hadden Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as trustee for BKPL-EG Series N Trust jschwartz@ecf.courtdrive.com, bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association as trustee for BKPL-EG Series N Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as trustee for BKPL-EG Series N Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Peter E. Meltzer	on behalf of Creditor One Main Financial Group LLC pmeltzer@wglaw.com, ibernatski@wglaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Walter D. Nealy	on behalf of Debtor Michael C Szczecina nealylaw@gmail.com r43366@notify.bestcase.com;walterdnealy-pc-5pBm29Tvku@mycasemail.com;wdnlawcatina@gmail.com

TOTAL: 9